

April 5, 2006

Dear Sir:

Please attend the hearing on the above issue. This is a critical situation, which potentially could affect all Americans, as well as others in the world. A huge WalMart bank could seriously threaten our local community banks, driving them out of business as WalMart has so infamously done with other small, community businesses with their stores. I have an on-going, long-term, and personal relationship at my local credit union and feel a loyalty to see their community efforts continue. As past experience with huge WalMarts coming into communities and ruining smaller, locally run businesses, the proposed WalMart bank could and most likely, will take capital away from local communities and could also, in turn, refuse to loan money to local businesses. As in any business area, I hate to see all or most of the power and money concentrated in a large corporation -- this can create dangerous imbalance and instability, not just in a local community but also in the world -- as WalMart has a presence that goes beyond America. WalMart has proven in the past to ignore, bend, and break the law for the sake of their all mighty profit. Also, WalMart's lack of concern and consideration for their employees does not instill the kind of trust and humanity I want in a banker. Please go to the hearing and consider this issue carefully. America cannot base all its important decisions on money alone. Stand up to WalMart for us and do not let them have this bank.

Respectfully,

Cari Pepper